

**SIMULTANEOUS CUSTOMER/ACCOUNT STRATEGY EXECUTION
IN A DECISION MANAGEMENT SYSTEM**

ABSTRACT OF THE DISCLOSURE

5 A computer-implemented decision management process for evaluating a customer having more than one account. An iterative function, such as an iterative decision tree, is provided to evaluate the customer and each of the accounts interactively and interchangeably in a single pass. The iterative function has virtual attributes for accessing customer data and/or account data. The process iterates through the iterative function in accordance with the number of accounts of the customer.

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